

How to Buy Your First Home... the Easy Way!

Avoid the 10 Most Common, Painful, Frustrating Mistakes First-Time Home-Buyers Make.

Buying a residence can be a hair raising experience. You will experience a roller coaster of emotions while finding the right place, securing the loan and finally moving in.

For most of us, the first time home purchase is the largest investment we've ever considered. The emotions of purchasing something so expensive and personal can often cloud our business judgment.

Most home purchasers do little or no research before they invest their nest egg. Doesn't it make sense to become as completely informed as possible before you buy your first home? This special report is designed to help you avoid 10 common and crucial mistakes.

The right real estate professional can help you make good, sound business decisions based on your personal situation.

1. Inspect, Inspect and Inspect- Go over the inspection report with a fine tooth comb. Make sure the report was done by a professional organization.
For condo & townhouse purchases, go over the, by-laws, and the Home Owner Association Fees. Don't take anything for granted... inspect everything!
2. Imagine the Property Vacant- Your furnishings and decorations will be the ones filling this new residence. Don't be swayed by beautiful furniture; it leaves with the owner.
3. Income + Lifestyle = Mortgage Payment- Sit down with your professional real estate agent and honestly discuss your income level and living expenses. Take into account future considerations, children, add-ons, amenities, and fix-ups. Your dream home is certainly worth a sacrifice, but don't mortgage your entire future.
4. View Several Homes- See at least 7-10 properties. Don't move too slowly, but don't move on the first property you see. With your agent's help, you should be able to view enough properties to get a good overall perspective of the home market. When you find the right property, all the leg work will be worth it.
5. Utilize Your Team- By aligning yourself with the right real estate professional, you will have an entire team at your disposal. Utilize your lender, title rep and agent. Each of them should work hand in hand for your benefit. Explore all the options before you sign.
6. Be Columbo- Check out all costs and expenses before you sign- utilities, taxes, insurance, maintenance and home owner dues if applicable. Make sure all utilities (gas, electricity, and water) are on during your walk-through so you can

inspect everything in working order. Ask lots of questions and be very detail conscious.

7. Do a Final Walk-Through- Visit the property after all furnishings have been moved out to be sure there are no surprises. Be absolutely positive the property was left exactly as you had agreed upon in the contract. Things that could have been spotted in a final walk-through are often unintentionally overlooked.
8. Plan For Flexibility- Closing dates are not written in stone. Allow for contingencies and have a back-up plan. If you or the sellers need a little more time to conclude the final arrangements, don't let these delays upset or frustrate you. These types of circumstances are not uncommon in a real estate transaction.
9. If It's Not In Writing, It Doesn't Exist- All promises and discussions should be in writing. Don't make any assumptions or believe any assurances. Even the best intentions can be misinterpreted. Have your professional keep an ongoing log in writing of all discussions and get the seller's written approval on all agreements.
10. Loyalty Breeds Loyalty- Be open, honest and up front with your team. Hard feelings and disloyalty will cause head aches and delays or may even keep you from getting into the home you worked so hard to locate. Take the time to select the right team in the beginning, and your first home purchase will be a pleasing and memorable experience.

We sincerely hope these tips and ideas are of value to you. If there is any way we can be of service, please contact our office.

We would consider it a privilege to be of service to you! If you would like a FREE consultation, call us at (503) 805-5173 or Toll Free: 1-877-629-5825.

Warmly Yours,



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